

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Caption in Compliance with D.N.J. LBR 9004-1(b)

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Counsel for Debtor.

In Re:

Christopher M. Clavo
Debtor.

Case No.: 23-16507

Judge: SLM

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____ , at _____ .

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ , at _____ .

- ☒ Certification of Default filed by Chapter 13 Standing Trustee. ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____ , but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

The 2024 tax return has been uploaded to the Trustee, and the excess tax refund payment of \$196.00 has been made on April 30, 2025. Attached, please find proof of payment.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 05/05/2025

/s/Christopher M. Clavo
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Welcome, David L Stevens
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Transaction

Name

Christopher Clavo

Address

31 Sindle Avenue, Little Falls, NJ, 07424

Trustee Name

Marie-Ann Greenberg

Case Number

23-16507

Date Started

April 30, 2025

Date Cleared

Account Number

XXXXXX6215

Routing Number

031176110

Status

Pending

Transaction ID

18558438

Amount

\$196.00